# **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Michael Stanic,		Case No0	9-29429
	Natasa Stanic			
-		Debtors ,	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	538,000.00		
B - Personal Property	Yes	3	148,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		794,335.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		50,970.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,911.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,425.00
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	686,200.00		
			Total Liabilities	845,305.00	

# United States Bankruptcy Court

Eastern District of Wisconsin					
re	Michael Stanic,		Case No <b>09</b>	-29429	
_	Natasa Stanic	Debtors ,	Chapter	7	
	STATISTICAL SUMMARY OF (	CERTAIN LIABILITIES AN	D RELATED DA	ATA (28 U.S.C. § 159	)
	you are an individual debtor whose debts are pri case under chapter 7, 11 or 13, you must report a		01(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)), f	lling
	☐ Check this box if you are an individual debt report any information here.	tor whose debts are NOT primarily consu	mer debts. You are not	required to	
Th	is information is for statistical purposes only	under 28 U.S.C. § 159.			
Su	mmarize the following types of liabilities, as r	reported in the Schedules, and total the	m.		
			<del></del>		

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

# State the following:

Average Income (from Schedule I, Line 16)	2,911.00
Average Expenses (from Schedule J, Line 18)	3,425.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,498.00

# State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		131,335.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,970.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		182,305.00

In re

Michael Stanic, Natasa Stanic

Case No.	09-29429

**Debtors** 

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2812 S. 45th St., Milwaukee, WI	Fee Simple	С	254,000.00	319,676.00
734 S. Fancher Rd., Mount Pleasant, WI - rental property	Fee Simple	С	180,000.00	245,659.00
7428 W. Burleigh Rd., Milwaukee, WI - rental property	Fee Simple	С	104,000.00	104,000.00

Sub-Total > **538,000.00** (Total of this page)

Total > **538,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re

Michael Stanic, **Natasa Stanic** 

Case No.	09-29429	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial	US Bank - checking accts	-	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	First Union C.U checking, savings	С	500.00
	homestead associations, or credit unions, brokerage houses, or	Landmark C.U checking, savings	С	500.00
	cooperatives.	M&I Bank, checking	С	1,500.00
		North Shore bank, business and personal checking	С	10,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	tv, dvd, computer, stereo, living room set, bedroom sets, kitchen set, stove, fridge, microwave, washer/dryer, pictures, books, lawn equipment, tools, misc goods	-	4,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	clothes	-	200.00
7.	Furs and jewelry.	Wedding rings	С	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		(Total	Sub-Tot of this page)	al > 18,200.00

**2** continuation sheets attached to the Schedule of Personal Property

In re Michael Stanic, **Natasa Stanic** 

Case No.	09-29429	

Debtors

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

11. Interests in an education IRA as	X		Community	Secured Claim or Exemption
defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated		3820 W. Iona Terrace, LLC, R/E	С	125,000.00
and unincorporated businesses. Itemize.		Capital Asset Research & Recovery, no value, no assets	С	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		(Tota	Sub-Total of this page)	al > <b>125,000.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Michael Stanic,
	Natasa Stanic

Case No.	09-29429	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and	19	999 Cadillac Seville with 142,000 miles - PIF	С	2,000.00
	other vehicles and accessories.	20	001 Audi AG with 130,000 miles - PIF	С	3,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,000.00

Total > 148,200.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Michael Stanic, **Natasa Stanic** 

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C			
First Union C.U checking, savings	11 U.S.C. § 522(d)(5)	500.00	500.00
Landmark C.U checking, savings	11 U.S.C. § 522(d)(5)	500.00	500.00
M&I Bank, checking	11 U.S.C. § 522(d)(5)	1,500.00	1,500.00
North Shore bank, business and personal checking	11 U.S.C. § 522(d)(5)	10,000.00	10,000.00
Household Goods and Furnishings tv, dvd, computer, stereo, living room set, bedroom sets, kitchen set, stove, fridge, microwave, washer/dryer, pictures, books, lawn equipment, tools, misc goods	11 U.S.C. § 522(d)(3)	4,500.00	4,500.00
Wearing Apparel clothes	11 U.S.C. § 522(d)(5)	200.00	200.00
Furs and Jewelry Wedding rings	11 U.S.C. § 522(d)(4)	1,000.00	1,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1999 Cadillac Seville with 142,000 miles - PIF	11 U.S.C. § 522(d)(2)	2,000.00	2,000.00
2001 Audi AG with 130,000 miles - PIF	11 U.S.C. § 522(d)(2)	3,000.00	3,000.00

Total: 23,200.00 23,200.00 In re

Michael Stanic, **Natasa Stanic** 

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME	C	Н	sband, Wife, Joint, or Community	Co	U N	D	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	E E T C	HW	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	NT I NGEN	LIQUIDAT	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			08	T	E			
City of Milwaukee Treasurer 200 East Wells Milwaukee, WI 53202		С	Real Estate Taxes multiple, notice		D			
			Value \$ 0.00				0.00	0.00
Account No. xxxxxx3000  First Service Credit U 333 N 35th St Milwaukee, WI 53208		С	Opened 5/01/08 Last Active 5/19/09 Second Mortgage 2812 S. 45th St., Milwaukee, WI					
			Value \$ 254,000.00				47,899.00	47,899.00
Account No. xxxxxx3844  Harris Trust& Savings 111 W Monroe St Chicago, IL 60603		С	Opened 3/01/08 Last Active 5/31/09 First Mortgage 2812 S. 45th St., Milwaukee, WI					
			Value \$ 254,000.00				222,317.00	0.00
Account No. xxxxxx0168  Landmark Credit Union Po Box 51138 New Berlin, WI 53151		С	Opened 5/01/08 Last Active 1/31/09 Third Mortgage 2812 S. 45th St., Milwaukee, WI  Value \$ 254,000.00				49,460.00	17,777.00
				 Sub	tota	1	45,400.00	17,777.00
continuation sheets attached			(Total of				319,676.00	65,676.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONFINGER	UZLLQULDA	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			07	Ť	DATED			
Mitchell Bank 1039 W. Mitchell St. Milwaukee, WI 53204		С			D			
A N			Value \$ 104,000.00			Н	104,000.00	0.00
Account No. xxxxxxxx2145  National City Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141		н	Opened 5/01/07 Last Active 5/03/09 Second Mortgage 734 S. Fancher Rd., Mount Pleasant, WI-rental property					
			Value \$ 180,000.00				63,486.00	63,486.00
Account No. xxxxxxxx8447  Waterstone Bank Ssb 11200 W Plank Cour Wauwatosa, WI 53226		С	Opened 1/01/04 Last Active 5/15/09  First Mortgage  734 S. Fancher Rd., Mount Pleasant, WI-rental property					
			Value \$ 180,000.00				182,173.00	2,173.00
Account No.  Waterstone Bank Ssb 11200 W Plank Cour Wauwatosa, WI 53226		С	05 First Mortgage 3820 W. Iona Terrace, LLC, R/E					
	H		Value \$ 125,000.00				125,000.00	0.00
Account No.			Value \$					
Sheet of continuation sheets attack Schedule of Creditors Holding Secured Claims		d to	S (Total of the	ubt nis j			474,659.00	65,659.00
Totaling Secured Citation			(Report on Summary of Sc	Т	ota	ıl	794,335.00	131,335.00

In re

Michael Stanic, **Natasa Stanic** 

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Case No.	09-29429

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Michael Stanic, In re **Natasa Stanic** 

Case No.	09-29429	

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. Internal Revenue Service 0.00 **Department of the Treasury** P.O. Box 21126 C Stop N781 Philadelphia, PA 19114 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00

(Report on Summary of Schedules)

0.00

0.00

In re	Michael Stanic,		Case No	09-29429
	Natasa Stanic			
•		Debtors		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	С	ī	<u> </u>	D
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND	ONTINGE		J C S F U T E C C	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3623			Opened 1/01/00 Last Active 6/02/09	٦	E	<u> </u>	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		н	CreditCard				1,180.00
Account No. xxxxxxxxxxxx7553			Opened 10/01/00 Last Active 6/02/09		t	t	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		н	CreditCard				
							746.00
Account No. xxxxxxxxxxxx7633  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		С	Opened 10/01/00 Last Active 6/02/09 CreditCard				
							746.00
Account No. xxxxxxxxxxxxxxx6181  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		н	Opened 2/01/00 Last Active 12/01/01 CreditCard				0.00
			(Total	Sub of this			2 672 00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

# Debtors

CREDITOR'S NAME,	č	Hu	sband, Wife, Joint, or Community			U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	N F	LIQUID	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6393			Opened 1/01/00 Last Active 6/02/09	٦	ŗĮ:	A T E D		
American Express Blue Card c/o Becket and Lee Po Box 3001 Malvern, PA 19355		С	CreditCard			D		1,180.00
Account No. xxxxxxxx7135			Opened 10/01/00 Last Active 12/01/02					
Associates/citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	CreditCard					0.00
A	╀	H	One and C104104 Least Astine F100100	+	+	$\dashv$	_	-
Account No. 5139  Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	-	н	Opened 6/01/01 Last Active 5/26/09 CreditCard					584.00
Account No. 7123			Opened 2/01/99 Last Active 3/26/09	T	T	T		
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		С	CreditCard					0.00
Account No. 2414			Opened 4/01/03 Last Active 9/21/07		T			
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		С	CreditCard					0.00
Sheet no. 1 of 10 sheets attached to Schedule of				Su				1,764.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f thi	s p	age	e)	.,. 536

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		င္ဂါ	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N T I N	ZQD_KD	- 0 P U T E D	AMOUNT OF CLAIM
Account No. 5720			Opened 8/01/03 Last Active 3/26/09		Ť	T		
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		С	CreditCard	_		D		0.00
Account No. xxxxxxxx1236			Opened 6/01/01 Last Active 10/01/04		T			
Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044		н	CreditCard					0.00
	L				╛	$\Box$		0.00
Account No. 3595  Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		С	Opened 9/01/05 Last Active 5/04/09 CreditCard					5,303.00
Account No. 3550			Opened 2/01/97 Last Active 5/12/09		ヿ	П		
Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		Н	CreditCard					3,887.00
Account No. 4772			Opened 6/01/00 Last Active 5/11/09	$\dashv$	+		$\vdash$	
Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		н	CreditCard					1,362.00
Sheet no. 2 of 10 sheets attached to Schedule of				Su	bto	ota	1	40 550 00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s ŗ	oag	e)	10,552.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

# Debtors

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	ļç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7097			Opened 5/01/97 Last Active 7/01/02	] ⊤	T		
Bank One-ohio 201 N Walnut St # De1-10 Wilmington, DE 19801		С	CreditCard		D		0.00
Account No. xxxxxxxx6319			Opened 2/01/99 Last Active 5/01/02				
BOA / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		С	CreditCard				
							0.00
Account No. xxxxxx1912  Bostons/carsons 140 W Industrial Dr Elmhurst, IL 60126		н	Opened 10/01/97 Last Active 7/01/99 ChargeAccount				Unknown
Account No. xxxxxx8962	_	┢	Opened 5/04/07 Leet Active 14/04/04	╁	┢		
Bp/cbsd Po Box 6497 Sioux Falls, SD 57117		н	Opened 5/01/97 Last Active 11/01/01 CreditCard				0.00
Account No. xxxxxxxx8572			Opened 10/01/00 Last Active 1/01/01		T		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		н	CreditCard				0.00
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of		•		Sub	tota	1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	0.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

# **Debtors** SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 6/01/01 Last Active 5/13/09 Account No. xxxxxxxx4006 CreditCard Chase Н Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156 1,355.00 Account No. xxxxxxxx7512 Opened 3/01/03 Last Active 4/26/09 CreditCard Chase С 800 Brooksedge Blvd Westerville, OH 43081 0.00 Account No. xxxxxxxx2667 Opened 2/01/01 Last Active 5/19/09 CreditCard Chase Н 800 Brooksedge Blvd Westerville, OH 43081 0.00 Account No. xxxxx6653 Opened 8/01/98 Last Active 11/01/01 . CreditCard Citgo Oil / Citibank Attn: Centralized Bankruptcy Н Po Box 20507 Kansas City, MO 64195 0.00 Opened 2/01/97 Last Active 5/13/09 Account No. xxxxxxxx3834 CreditCard Citi Po Box 6241 Н Sioux Falls, SD 57117 4,058.00 Sheet no. 4 of 10 sheets attached to Schedule of Subtotal 5,413.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

# Debtors

CREDITOR'S NAME,	ç	Нι	sband, Wife, Joint, or Community		CO	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONFINGENT	N L L Q U L D A T E D		AMOUNT OF CLAIM
Account No. xxxxxxxx1944			Opened 2/01/97 Last Active 1/09/06		Т	T E		
Citi Po Box 6241 Sioux Falls, SD 57117		н	CreditCard			D		0.00
Account No. xxxxx8771			Opened 6/01/07 Last Active 3/04/08					
Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179		н	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxx9748			Opened 2/01/97 Last Active 6/01/00					
Citibank Attention: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		н	CreditCard					Unknown
Account No. xxxx4689			Opened 3/01/97 Last Active 1/01/01					
Citibank / Sears Po Box 20363 Kansas City, MO 64195		н	ChargeAccount					0.00
Account No. xxxxxxxxxxxx9982			Opened 4/01/05 Last Active 5/05/09					
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		С	Unsecured					1,787.00
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of						ota		1,787.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th	11S ]	pag	e)	•

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1	1.	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1082			Opened 5/01/02 Last Active 11/10/03	Т	A T E D		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	ChargeAccount				0.00
Account No. xxxxxxxxxxxx2662			Opened 6/01/03 Last Active 9/01/03		T		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	ChargeAccount				0.00
Account No. xxxxxxxx2089  Direct Merchants Bank Card Member Services - GSC Po Box 5246 Carol Stream, IL 60197		Н	Opened 9/01/97 Last Active 5/14/09 CreditCard				6,708.00
Account No. xxxxxxxx6015  Discover Fin Attention: Bankruptcy Department Po Box 3025		н	Opened 2/01/97 Last Active 5/10/09 CreditCard				
New Albany, OH 43054							6,082.00
Account No. xxxxxxxx0600  Elan Fin Svc 777 E Wisconsin Ave Milwaukee, WI 53202		н	Opened 7/01/96 Last Active 9/01/99 CreditCard				0.00
Sheet no. <b>_6</b> of <b>_10</b> _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub this			12,790.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community	CONTI	UNL	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I NG E NT	UZLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1200			Opened 12/01/98 Last Active 10/01/99	٦	T E		
Elan Fin Svc 777 E Wisconsin Ave Milwaukee, WI 53202		С	CreditCard				0.00
Account No.			08				
FIA Card Services address unknown		С	notice				0.00
Account No. xxxxxxxxxx0714	_		Opened 7/01/98 Last Active 12/01/01	+	┝		0.00
First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103		С	CreditCard				0.00
Account No. xxxxxxxxxxxx6387			Opened 7/01/98 Last Active 1/22/08	$^{+}$			
First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103		н	CreditCard				0.00
Account No. xx2731			Opened 1/01/98 Last Active 6/01/09				
Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		н	ChargeAccount				0.00
Sheet no7 _ of _10 _ sheets attached to Schedule of		_	I	Sub	tota	1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	0.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

# **Debtors** SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME. **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 3450 80 notice **Home Depot Credit Services** С **Processing Center** Des Moines, IA 50364-0500 0.00 Opened 9/01/05 Last Active 6/11/09 Account No. xxxxxx7712 ChargeAccount **Household Mortgage Services** С Po Box 9068 Brandon, FL 33509 770.00 Account No. xxxxxxxx2126 Opened 7/01/02 Last Active 2/01/04 ChargeAccount **Hsbc Best Buy** Н Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807 0.00 Account No. xxxxxxxxxxx3714 Opened 5/01/08 Last Active 6/02/09 . CreditCard **Landmark Credit Union** С 5100 W Mitchell St Milwaukee, WI 53214 1,761.00 Account No. xxxxxxxx0900 Opened 4/01/05 Last Active 6/04/09 ChargeAccount Lowes / MBGA **Attention: Bankruptcy Department** Н Po Box 103106 Roswell, GA 30076 4,895.00 Sheet no. **8** of **10** sheets attached to Schedule of Subtotal 7,426.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		ç	U	DI	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGENT	UNLLQULDAHE	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0300			Opened 4/21/05 Last Active 2/04/08			T E		
Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		н	ChargeAccount	-		D		0.00
Account No. xxxxxxxxx5200			Opened 9/01/99 Last Active 3/25/09			$\Box$		
Pyramax Bank 2300 10th Ave South Milwaukee, WI 53172		С	CreditLineSecured					0.00
Account No. xxxxxxxx0877			Opened 1/01/09 Last Active 6/17/09		1	$\dashv$		
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		С	ChargeAccount					1,388.00
Account No. xxxxxxxxxxxx9681			Opened 3/03/03 Last Active 3/25/09		1	$\dashv$		
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		С	CreditCard					0.00
Account No. xxxxxxxxxxx1298			Opened 7/01/96 Last Active 5/18/09			$\dashv$		
Us Bank/na Nd		н	CreditCard					7,178.00
					$\perp$			7,178.00
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			ſſ	Su Total of th		otal oag		8,566.00

In re	Michael Stanic,	Case No	09-29429
	Natasa Stanic		

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	ļç	Ų	Þ	
MAILING ADDRESS	CODEBTOR	Н	DATE CLADAWAG DICHDDED AND	Ν̈́	Ļ	DISPUTED	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	Q	Ü	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	U	T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	15 5 5 5 5 5 5 1 1 7 5 5 1 1 1 2 1	CONTINGENT	DATED	Ď	
Account No. xxxxxxxxxxxxx6547		t	Opened 4/01/05 Last Active 2/04/08	Ť	Ţ		
Ticcount (to. KAKKAKKAKKA	ł		ChargeAccount		D		
Us Bank/na Nd				Г			
Attn: Bankruptcy Dept		Н					
Po Box 5229		١					
Cincinnati, OH 45201							
Cincinnati, OH 45201							
							0.00
Account No.							
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Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of			S	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0.00
6			(10111011				
					`ota		E0 070 00
			(Report on Summary of So	hed	lule	s)	50,970.00

In re

Michael Stanic,
Natasa Stanic

Case No. \_\_\_\_\_09-29429

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Mic
	Nata

hael Stanic, asa Stanic

Case No.	09-29429

**Debtors** 

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Michael Stanic				
In re	Natasa Stanic		Case No.	09-29429	
		Debtor(s)			

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPE	NDENTS OF DEBTO	R AND SPOUSI	Ξ		
	RELATIONSHIP(S):					
Married	Daughter		5 yrs			
Employment:	DEBTOR			SPOUSE		
Occupation		occu	IPATION??			
Name of Employer	Self employed		a Health			
How long employed		1.5 yrs	S.			
Address of Employer	no income					
INCOME: (Estimate of average of	or projected monthly income at time case filed	<u> </u>	DE	BTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)		\$	0.00	\$	3,498.00
2. Estimate monthly overtime	•		\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	3,498.00
4. LESS PAYROLL DEDUCTIO			-			
<ul> <li>a. Payroll taxes and social s</li> </ul>	ecurity		\$	0.00	\$	587.00
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
_			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS		\$	0.00	\$	587.00
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	0.00	\$	2,911.00
7. Regular income from operation	n of business or profession or farm (Attach det	ailed statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or sup dependents listed above	port payments payable to the debtor for the de	ebtor's use or that of	\$	0.00	\$	0.00
11. Social security or government			Φ.	0.00	Φ.	0.00
(Specify):			ф <u> </u>	0.00	ъ <u> </u>	0.00
12 Pi			ф ——	0.00	ъ <u> </u>	0.00
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>			Ф	0.00	<b>»</b>	0.00
(0 :0)			\$	0.00	\$	0.00
(			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	HROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14	)	\$	0.00	\$	2,911.00
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals	from line 15)	9	S	2,911.	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor(s) anticipate no changes in their income** 

| Michael Stanic | Case No. | | 09-29429 | | Debtor(s) |

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,379.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	70.00
c. Telephone	\$	80.00
d. Other Cell Phone	\$	120.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	296.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ <u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming & Haircuts	\$	60.00
Other Childcare	\$	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,425.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Detor(s)anticipate no change in their expenses		
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	2,911.00
b. Average monthly expenses from Line 18 above	\$ <del></del>	3,425.00
c. Monthly net income (a. minus b.)	\$	-514.00

# **United States Bankruptcy Court Eastern District of Wisconsin**

In re	Michael Stanic Natasa Stanic		_ Case No.	09-29429
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	July 10, 2009	Signature	/s/ Michael Stanic Michael Stanic Debtor				
Date	July 10, 2009	Signature	/s/ Natasa Stanic Natasa Stanic Joint Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# United States Bankruptcy Court Eastern District of Wisconsin

	Michael Stanic			
In re	Natasa Stanic		Case No.	09-29429
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$94,397.00 Income 2007** 

\$37,118.00 Employment Income 2008

\$19,079.00 Employment Income 2009, so far

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### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$28,027.00 2008 Income from capital gains

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS** TRANSFERS **OWING**

NAME AND ADDRESS OF CREDITOR

None

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

DATE OF SEIZURE

**PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

# 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Debt Advisors, S.C. 2222 N. Mayfair Road Milwaukee, WI 53226

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 09

\$1500

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 09

\$69

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

OF PROPERTY

OF PAYEE Start Fresh Today, Inc. 8 South Michigan Ave. **Suite 2900** Chicago, IL 60603

NAME AND ADDRESS

### 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

unknown

2007 and 2008

vacant land and r/e properties, no value received

none

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

NAME AND ADDRESS OF OWNER

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY **ADDRESS** 

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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# 18 . Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

Boemix, LLC 6809

**Capital Asset** 6809 Research & Recovery

3820 W. Iona Terrace, LLC

**BEGINNING AND ADDRESS** NATURE OF BUSINESS **ENDING DATES** 

734 S. Fancher Rd. Renovation Mt. Pleasant, WI 53406

544 E. Ogden Ave., #204

Milwaukee, WI 53202

**Judgment** Recovery/Asset Investigation

property R/E ownership

through 2009

11/08-present

1/99-9/08

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a List the day

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

DATE AND PURPOSE

OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 10, 2009	Signature	/s/ Michael Stanic	
			Michael Stanic	
			Debtor	
Date	July 10, 2009	Signature	/s/ Natasa Stanic	
			Natasa Stanic	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# **United States Bankruptcy Court Eastern District of Wisconsin**

	Michael Stanic			
In re	Natasa Stanic		Case No.	09-29429
		Debtor(s)	Chapter	7

		Debtor(s)	Chapte	r <u>/</u>		
	DISCLOSURE OF COMPENS	SATION OF ATTO	ORNEY FOR	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and tha compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	1,500.00		
	Prior to the filing of this statement I have received		\$	1,500.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compen	sation with any other person	on unless they are n	embers and associates of	f my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name.				aw firm. A	
5.	In return for the above-disclosed fee, I have agreed to rend	ler legal service for all asp	ects of the bankrupt	cy case, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors and financial situation, and rendering</li> </ul>	nent of affairs and plan wh and confirmation hearing.	ich may be required and any adjourned	; hearings thereof;		
6.	By agreement with the debtor(s), the above-disclosed fee d Representation of the debtors in any discl post discharge satisfactions of judgment	hargeability actions, ju	dicial lien avoida	nnces, relief from stagother adversary proc	y actions, eeding.	
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any a ais bankruptcy proceeding.	greement or arrangement f	or payment to me for	or representation of the d	ebtor(s) in	
Da	pated: July 10, 2009	/s/ Chad L. Sch				
		Chad L. Schon				
		Debt Advisors,				
		2222 N Mayfair Milwaukee, WI				
			53226 Fax: 414-257-017	2		

# **United States Bankruptcy Court Eastern District of Wisconsin**

	Michael Stanic				
In re	Natasa Stanic		Case No.	09-29429	
		Debtor(s)	Chapter	7	

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attac	zn additional pages if ned	eessary.)	
Property No. 1			
Creditor's Name: First Service Credit U		Describe Property Securing Debt: 2812 S. 45th St., Milwaukee, WI	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 2			
Creditor's Name: Harris Trust& Savings		Describe Property Securing Debt: 2812 S. 45th St., Milwaukee, WI	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

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Page 2 B8 (Form 8) (12/08) Property No. 3 **Creditor's Name: Describe Property Securing Debt: Landmark Credit Union** 2812 S. 45th St., Milwaukee, WI Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt \_\_\_\_\_(for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain \_\_ Property is (check one): ■ Claimed as Exempt □ Not claimed as exempt Property No. 4 **Creditor's Name: Describe Property Securing Debt:** Mitchell Bank 7428 W. Burleigh Rd., Milwaukee, WI - rental property Property will be (check one): Surrendered □ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain \_\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 5 **Creditor's Name: Describe Property Securing Debt: National City** 734 S. Fancher Rd., Mount Pleasant, WI - rental property Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain \_\_\_ Property is (check one):

☐ Claimed as Exempt

■ Not claimed as exempt

Page 3 B8 (Form 8) (12/08) Property No. 6 **Creditor's Name: Describe Property Securing Debt:** 734 S. Fancher Rd., Mount Pleasant, WI - rental property Waterstone Bank Ssb Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain \_ \_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 7 **Creditor's Name: Describe Property Securing Debt:** Waterstone Bank Ssb 3820 W. Iona Terrace, LLC, R/E Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ■ Reaffirm the debt \_\_\_\_\_(for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain \_\_\_ Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt **PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 -NONE-U.S.C. § 365(p)(2):  $\square$  YES □ NO I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date July 10, 2009 Signature /s/ Michael Stanic Michael Stanic Debtor Date July 10, 2009 Signature /s/ Natasa Stanic **Natasa Stanic** Joint Debtor

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Chad L. Schomburg 1036431	A 181 Chad L. Schomburg	July 10, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
2222 N Mayfair Road		
Milwaukee, WI 53226		
414-755-2400		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) has	ave received and read this notice.	
Michael Stanic		
Natasa Stanic	X /s/ Michael Stanic	July 10, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>09-29429</b>	X /s/ Natasa Stanic	July 10, 2009

Signature of Joint Debtor (if any)

Date

### **United States Bankruptcy Court** Eastern District of Wisconsin

=-	Michael Stanic Natasa Stanic		Case No.	09-29429
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	<b>IATRIX</b>	
	V 12		17111121	
The above	e-named Debtors hereby verif	fy that the attached list of creditors is true and corn	rect to the best	of their knowledge.
Date: <b>J</b>	uly 10, 2009	/s/ Michael Stanic		
		Michael Stanic		
		Signature of Debtor		
Date: J	uly 10. 2009	/s/ Natasa Stanic		

Natasa Stanic Signature of Debtor

Michael Stanic In re Natasa Stanic	According to the information required to be entered on this statement
Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: <b>09-29429</b>	— ☐ The presumption arises.
(If known)	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS			
1 A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
1A	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).			
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.			
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.			
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after Septemb 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and comparequired information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumptemporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion per are not required to complete the balance of this form, but you must complete the form no later than 14 days after the day which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your before your exclusion period ends.				
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard			
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;			
	OR			
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>			

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	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(t	<b>)</b> (7)	EXCLUSION	ſ	
	Marital/filing status. Check the box that applies and complete the balance of this part of this s	tatem	ent as directed.		
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				
	b. $\square$ Married, not filing jointly, with declaration of separate households. By checking this bo				
2	"My spouse and I are legally separated under applicable non-bankruptcy law or my spouse purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Comple</b>				
2	for Lines 3-11.	ic om	y column 11 ( De	0.00	is income
	c. $\square$ Married, not filing jointly, without the declaration of separate households set out in Line	2.b a	bove. Complete b	oth	Column A
	("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.				
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column F		ouse's Income")	for	Lines 3-11.
	All figures must reflect average monthly income received from all sources, derived during the s	ix	Column A		Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the		Debtor's		Spouse's
	six-month total by six, and enter the result on the appropriate line.		Income		Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	•	3,498.00
	Income from the operation of a business, profession or farm. Subtract Line b from Line a an		0.00	φ	3,490.00
	enter the difference in the appropriate column(s) of Line 4. If you operate more than one	Id			
	business, profession or farm, enter aggregate numbers and provide details on an attachment. Do				
	not enter a number less than zero. Do not include any part of the business expenses entered	on			
4	Line b as a deduction in Part V.	<b></b>			
	a. Gross receipts Spouse Spouse S. O.00 \$ O.0	00			
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.				
	c. Business income Subtract Line b from Line a		0.00	\$	0.00
	Rents and other real property income. Subtract Line b from Line a and enter the difference is				
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include an</b>	y			
_	part of the operating expenses entered on Line b as a deduction in Part V.				
5	a. Gross receipts Spouse Spous	00			
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.0				
	c. Rent and other real property income Subtract Line b from Line a		0.00	\$	0.00
6	Interest, dividends, and royalties.	\$			0.00
7	Pension and retirement income.	\$			0.00
	Any amounts paid by another person or entity, on a regular basis, for the household				
8	expenses of the debtor or the debtor's dependents, including child support paid for that				
	<b>purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$	0.00	¢	0.00
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9.	1	0.00	Ф	0.00
	However, if you contend that unemployment compensation received by you or your spouse was	s a			
0	benefit under the Social Security Act, do not list the amount of such compensation in Column				
9	or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to	_			
	be a benefit under the Social Security Act   Debtor \$ 0.00   Spouse \$ 0.00	4	0.00	\$	0.00
	Income from all other sources. Specify source and amount. If necessary, list additional source				
	on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate				
	maintenance. Do not include any benefits received under the Social Security Act or payments				
	received as a victim of a war crime, crime against humanity, or as a victim of international or				
10	domestic terrorism.				
	a. Spouse \$	$-\parallel$			
	a.   \$   \$   b.   \$   \$   \$   \$   \$   \$   \$   \$   \$	$\dashv$			
	Total and enter on Line 10	<b>-</b> ' _		<i>c</i>	2.55
		;£	0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	, 1I \$	0.00	\$	3,498.00

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed Column A to Line 11, Column B, and enter the total. If Column B has not been conthe amount from Line 11, Column A.			3,498.00		
	Part III. APPLICATION OF § 707(b)(7) I	EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from enter the result.	Line 12 by the number 12 and	\$	41,976.00		
14	<b>Applicable median family income.</b> Enter the median family income for the application (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the cleaning of the application of the applica					
	a. Enter debtor's state of residence: WI b. Enter debtor's house	ehold size: 3	\$	67,103.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed	ed.				
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the r	emaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts IV, V, VI, and V	ii oi tiiis	statement omy if required.	(See Line 13.)	
	Part IV. CALCULATION OF CU	RREN'	Γ MONTHLY INCOM	<b>ME FOR § 707(b)</b>	(2)
16	16 Enter the amount from Line 12.				
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.				
	a.		\$		
	b. c.		\$ \$		
	d.		\$		
	Total and enter on Line 17				\$
18	Current monthly income for § 707(b)(2). Subtract L	ine 17 fro	om Line 16 and enter the resu	ılt.	\$
	Part V. CALCULATION	OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Deductions under S	tandard	ls of the Internal Revenu	e Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to				
	a1. Allowance per member	a2.	Allowance per member	or age or oraci	
	b1. Number of members	b2.	Number of members		
	c1. Subtotal	c2.	Subtotal		\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and				\$

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your cour available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by your home, as stated in Line result in Line 20B. Do not enter an amount less than zero.			
	<ul> <li>a. IRS Housing and Utilities Standards; mortgage/rental expense</li> <li>b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</li> </ul>	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are enti-Standards, enter any additional amount to which you contend you are contention in the space below:	tled under the IRS Housing and Utilities	\$	
	Local Standards: transportation; vehicle operation/public transportation You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.	f whether you pay the expenses of operating a		
22A	Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 8.	es or for which the operating expenses are		
	$\square \ 0 \ \square \ 1 \ \square \ 2$ or more.			
	If you checked 0, enter on Line 22A the "Public Transportation" amout Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	"Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$	
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>			
		\$		
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.			
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.			
	Other Necessary Expenses: involuntary deductions for employmen		\$	
26	deductions that are required for your employment, such as retirement <b>Do not include discretionary amounts, such as voluntary 401(k) co</b>	contributions, union dues, and uniform costs.	\$	

			1
27	Other Necessary Expenses: life insurance. Enter total average mont life insurance for yourself. Do not include premiums for insurance on any other form of insurance.		\$
28	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as a include payments on past due obligations included in Line 44.	\$	
29	Other Necessary Expenses: education for employment or for a phy the total average monthly amount that you actually expend for education education that is required for a physically or mentally challenged deperior providing similar services is available.	on that is a condition of employment and for	\$
30	Other Necessary Expenses: childcare. Enter the total average month childcare - such as baby-sitting, day care, nursery and preschool. <b>Do n</b>		\$
31	Other Necessary Expenses: health care. Enter the total average mor health care that is required for the health and welfare of yourself or yo insurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts I	ur dependents, that is not reimbursed by the amount entered in Line 19B. <b>Do not</b>	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone services, such as		
33	Total Expenses Allowed under IRS Standards. Enter the total of Li	nes 19 through 32.	\$
	Subpart B: Additional Living	Expense Deductions	1 4
	Note: Do not include any expenses that	-	
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
34	a. Health Insurance \$		
	b. Disability Insurance \$		
	c. Health Savings Account \$		\$
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state your actual tot below:	al average monthly expenditures in the space	
	\$		
35	Continued contributions to the care of household or family membe expenses that you will continue to pay for the reasonable and necessar ill, or disabled member of your household or member of your immedia expenses.	y care and support of an elderly, chronically	
	<u> </u>	, pagessam, monthly average that	\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case		
38	Education expenses for dependent children less than 18. Enter the actually incur, not to exceed \$137.50 per child, for attendance at a privschool by your dependent children less than 18 years of age. You must documentation of your actual expenses, and you must explain why necessary and not already accounted for in the IRS Standards.	vate or public elementary or secondary t provide your case trustee with	\$

39	expen Stand or fro	ards, not to exceed 5% of those	se. Enter the total average monthly an ances for food and clothing (apparel ar combined allowances. (This informatiourt.) You must demonstrate that the	nd se	rvices) in the IRS available at <u>www</u>	National v.usdoj.gov/ust/	\$
40			Enter the amount that you will continuous as defined in 26 U.S.C. §			e form of cash or	\$
41	Total	Additional Expense Deductio	ns under § 707(b). Enter the total of l	Lines	s 34 through 40		\$
			Subpart C: Deductions for De	ebt l	Payment		Ψ
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
				,	Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	a.	Name of Creditor	Property Securing the Debt		1/60th of th	e Cure Amount	
	a.					otal: Add Lines	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$	
			s. If you are eligible to file a case unde y the amount in line b, and enter the re				
	a.	Projected average monthly C		\$			
45	b.	issued by the Executive Office	istrict as determined under schedules ce for United States Trustees. (This <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of	X			
	c.		tive expense of Chapter 13 case	To	otal: Multiply Lin	es a and b	\$
46	Total	<b>Deductions for Debt Payment</b>	<b>t.</b> Enter the total of Lines 42 through 4	5.			\$
		S	Subpart D: Total Deductions f	ron	n Income		
47	Total	of all deductions allowed und	er § 707(b)(2). Enter the total of Lines	33,	41, and 46.		\$
		Part VI. D	ETERMINATION OF § 707(	b)(2	) PRESUMP	ΓΙΟΝ	
48	Enter	the amount from Line 18 (Cu	arrent monthly income for § 707(b)(2	3))			\$
49	Enter	the amount from Line 47 (To	otal of all deductions allowed under §	707	(b)(2))		\$
50	Mont	thly disposable income under §	§ <b>707(b)(2).</b> Subtract Line 49 from Lin	e 48	and enter the resu	ılt.	\$
51	60-me		§ 707(b)(2). Multiply the amount in L	ine 5	60 by the number	60 and enter the	

	Initial presumption determination. Check the applicable box and proceed as directed.		
52	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.		
	☐ The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.		
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).		
53	Enter the amount of your total non-priority unsecured debt		\$
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$
55	Secondary presumption determination. Check the applicable box and proceed as directed.		
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.		
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.		
Part VII. ADDITIONAL EXPENSE CLAIMS			
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
	Expense Description	Monthly Amou	nt
	a.	\$ \$	_
	c.	\$	
	d.	\$	
	Total: Add Lines a, b, c, and d \$  Part VIII. VERIFICATION		
57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)  Date: July 10, 2009  Signature: /s/ Michael Stanic Michael Stanic (Debtor)		
	Date: July 10, 2009 Signatur	re <u>/s/ Natasa Stanic</u> Natasa Stanic (Joint Debtor, if an	ny)